

# HOME LOANS FROM AMERICAN SAVINGS BANK

## Document Checklist for Mortgage Loan Applications

### Income Documents:

- Most current two consecutive pay stubs
- Most recent award statements for unearned income (ex: Social Security, pension, disability benefits, etc.)
- W-2s and all pages of your personal federal income tax returns for the most recent two years
- (If applicable) All pages of your business federal income tax returns for the most recent two years
- (If applicable) Year-to-Date profit-and-loss statement (for all business entities)

### Asset Documents:

- Bank account statements (including written explanations of large deposit transactions) for the most recent two months
- Investment statements (401k, IRA, stocks & bonds, etc.) for the most recent two months
- (If applicable) Gift letter with evidence of transfer

### Additional Documents

- Homeowners and hurricane insurance (declaration page)
- Long form Trust Document (if property is held or will be held in a trust)
- Current mortgage statement showing a breakdown of principal, interest, taxes, and insurance
- Current HOA maintenance fees statement for all properties owned
- Current property tax statements for all properties owned
- Current rental agreements for all investment properties owned
- Documentation of other income (ex: alimony, child support, etc.)

For questions, please contact a Residential Loan Officer.



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